

Enrollment Transactions

Please include the name of the CCMHG employer division on all enrollment forms. All health plan forms should be sent via email to Auburn.GBS.Enrollmentdept@ajg.com or faxed to 508 832-0491.

Enrollment/change forms:

1. Please check forms for completeness:

- Date of hire for new effectives
- Effective date
- Termination date
- Group Number
- Date(s) of birth
- Address
- **PCP for HMO's**
- Subscriber signature (new effectives, changes, voluntary cancellations)
- Legible handwriting
- Medicare information/copy of Medicare cards when necessary
- Creditable coverage information for Medicare Advantage Plans*

2. Qualifying events:

- Loss of coverage documentation
- Adoption/placement papers
- Court order for legal guardian
- Divorce decree when necessary
- Effective date of coverage is date of qualifying event

3. Eligibility

- Make sure that anyone you are enrolling is eligible to be enrolled in the health plan
- Ask for divorce decrees to make sure that an ex-spouse is eligible to be enrolled

4. Early Retirees

- Please notify GBS with retirement dates (can be done via email/fax)

5. Retroactive transactions for active plans (BCBS and HPHC)

- A 60 day window is allowed for retroactive transactions (cancels, adds, changes)
- For new adds and qualifying events, the 60 day window has to go back to the qualifying event.

6. Medicare Plans

- Medicare Advantage Plans (Fallon Sr. Plan, Tufts Medicare Preferred, Tufts Medicare Plus)
 - o no retroactivity for terminations
 - o date of signature must be prior to effective date

- o enrollment applications should be received 30 days prior to the effective date so that your retiree will have ID cards by the his/her coverage is effective
 - o must have subscriber's signature when voluntarily canceling coverage
 - o all questions on plan enrollment forms must be completed by retiree/retiree spouse
- Some retirees may become eligible for "Limited Income Subsidy" on these plans. CMS notifies the health plan. The rate is reduced. The decrease in the rate will be processed as a rate change for the retiree. GBS will notify the town. The retiree must receive the full reduction.

General Items

- Sometimes we receive faxed birth certificates, Medicare cards, loss of coverage documentation, etc., without any notes or cover sheets. It is extremely difficult to identify where this information belongs. It would be helpful to have a cover sheet.